## IN THE UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE: CASE NO. 23-01943

Zshaquel Walker CHAPTER 13

Debtor(s). JUDGE David D. Cleary

## **OBJECTION TO CONFIRMATION OF PLAN FILED FEBRUARY 15, 2023**

Lakeview Loan Servicing, LLC, hereinafter referred to as "Creditor", by and through its attorneys, Diaz Anselmo & Associates, LLC, objects to the confirmation of the Chapter 13 plan for the following reasons:

- 1. This Court has jurisdiction pursuant to 28 U.S.C.§ 1334 and the general orders of the Northern District of Illinois.
- 2. Venue is fixed in this Court pursuant to 28 U.S.C. § 1409.
- 3. This matter constitutes a core proceeding pursuant to 28 U.S.C. § 157(b)(2)(L).
- 4. The debtor filed a petition for relief under Chapter 13 on February 15, 2023.
- 5. Lakeview Loan Servicing, LLC holds a mortgage secured by a lien on debtor's real estate commonly known as 9540 South Indiana Avenue, Chicago, Illinois 60628.
- 6. The creditor will be filing a claim for pre-petition arrears estimated to be \$4,336.95.
- 7. The Chapter 13 plan provides that the Debtor will pay Lakeview Loan Servicing, LLC arrears of \$0.00.
- 8. The Chapter 13 plan provides that the debtor will make post-petition payments in the amount of \$1,504.00 directly to the Creditor. However, the correct post-petition payment amount is \$1,557.27.

- 9. The Chapter 13 plan is not feasible as it will not complete within 5 years. Therefore, the plan does not comply with the requirements of 11 U.S.C. § 1322(d).
- 10. The Chapter 13 plan does not provide that the Creditor will be paid its secured claim of \$4,336.95. Therefore, the plan does not comply with 11 U.S.C. § 1325(a)(5)(B).

WHEREFORE, Creditor prays for entry of the attached Order Denying Confirmation of the Chapter 13 plan.

Lakeview Loan Servicing, LLC

/s/Nisha B. Parikh

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This law firm is deemed to be a debtor collector.